

REMARKS/ARGUMENTS

Restriction to one of the following inventions has been required under 35 U.S.C. 121:

I. Claims 1-15, drawn to a system for establishing a debit account via a point of sale transaction, the system includes a printing means.

II. Claims 16-21, drawn to a method for establishing a debit account at a point of sale terminal.

The inventions are deemed to be distinct, each from the other because of the following reasons: Inventions I and II are related as process and apparatus for its practice. The inventions are distinct if it can be shown that either: (1) the process as claimed can be practiced by another materially different apparatus or by hand, or (2) the apparatus as claimed can be used to practice another and materially different process. (MPEP § 806.05(e)).

In this case the Examiner has adopted the position that the apparatus can perform the step of printing a receipt, and therefore restriction for examination purposes as indicated is proper.

Applicant hereby elects the invention of Group I for further prosecution on the merits.

Claims 1-21 remain in this application.

Claim 16-21 are withdrawn as the result of the instant restriction requirement.

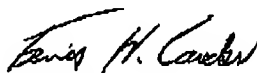
In view of the Examiner's restriction requirement, applicant retains the right to present claims 16-21 in a divisional application.

In response to the Office Action of March 19, 2004, Applicant requests re-examination and reconsideration of this application for patent pursuant to 35 U.S.C. 132.

SUMMARY

In light of the foregoing remarks and amendment to the claims, it is respectfully submitted that the Examiner will now find the claims of the application allowable. Favorable reconsideration of the application is courteously requested.

Respectfully submitted,



Ferris H. Lander  
Registration # 43,377

McHale & Slavin, P.A.  
4440 PGA Blvd., Suite 402  
Palm Beach Gardens, FL 33402  
(561) 625-6575 (Voice)  
(561) 625-6572 (Fax)

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